

LESSONS LEARNED FROM LOSSES

NOVEMBER 2025 NEWSLETTER WINTER WEATHER HAZARDS



- During the winter months, bad weather can have a serious impact on claims.
- A sound snow and ice management plan looks to remove snow and ice from all potential walking surfaces and incorporates continuous monitoring of these areas.
- Consider who is performing snow removal and whether they are capable of performing these actions safely.
- Pre-treat parking lots and sidewalks when snow or ice is expected.
- Pay particular attention to known trouble spots where water is known to puddle.
- Frequently inspect for proper lighting and drainage.
- Plan where to pile snow as subsequent melting-refreezing cycles can create icy patches.
- Discuss footwear with employees
- Provide a sufficient number of caution or wet floor signs in lobbies and other entrances.
- **Maintain heat and consider those colder areas of the building where heat may not easily reach as these areas are prone to pipe breaks**

Examples:

- Pipe froze in mechanical room of high school causing extensive interior damages of almost \$184,000.
- Employee slipped and fell while shoveling and injured their elbow requiring surgery. Costs are exceeding \$84,000